

In re:
Waver Campbell
Deborah Campbell
Debtors

Case No. 23-13851-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 05, 2024

User: admin
Form ID: 309I

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	Waver Campbell, Deborah Campbell, 1360 Violetwood Ct, Yardley, PA 19067-6413
14844094	Apple, Inc., Attn: Bankruptcy, 1 Apple Park Way, Cupertino, CA 95014-0642
14844095	+ Aqua Pennsylvania, Attn: Bankruptcy, 762 W Lancaster Ave, Bryn Mawr, PA 19010-3489
14844098	Boris Schafer, 72 Lilly Dr, Fstrvl Trvose, PA 19053-6759
14844101	CCS-South Florida, LLC, Attn: Bankruptcy, 1007 N Federal Hwy # 280, Ft Lauderdale, FL 33304-1422
14844113	+ Green Dot Bank, Attn: Bankruptcy, PO Box 9206, Old Bethpage, NY 11804-9006
14844121	+ Newtown Village Plaza Associates LP, 200 Ridge Pike Ste 100, Conshohocken, PA 19428-3702
14843494	+ Newtown Village Plaza Associates, L.P., c/o Dana S. Plon, Esquire, Sirlin Lesser & Benson, P.C., 123 South Broad Street, Suite 2100, Philadelphia, PA 19109-1042
14844127	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14844130	Rothman Institute, LLC - Northeast, Po Box 825937, Philadelphia, PA 19182-5937
14848820	TD Bank, N.A., c/o Jack M. Seitz, Esq., 1620 Pond Road, Suite 200, Allentown, PA 18104-2255
14844134	Tower Health, 420 S 5th Ave, Reading, PA 19611-2143
14844137	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Feb 06 2024 00:17:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 06 2024 00:17:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Feb 06 2024 00:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 06 2024 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 06 2024 00:17:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14844093	Email/PDF: bncnotices@becket-lee.com	Feb 06 2024 00:38:38	American Express, Attn: Bankruptcy, 200 Vesey St, New York, NY 10285-1000
14844094	^ MEBN	Feb 06 2024 00:11:34	Apple, Inc., Attn: Bankruptcy, 1 Apple Park Way, Cupertino, CA 95014-0642
14844096	EDI: CAPIO.COM		

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		Feb 06 2024 05:13:00	AssetCare, LLC, Attn: Bankruptcy, 3400 Texoma Pkwy, Sherman, TX 75090-1916
14844097	^ MEBN		
		Feb 06 2024 00:11:23	Best Buy Co. Inc., Attn: Bankruptcy, 7601 Penn Ave S, Minneapolis, MN 55423-3683
14844099	EDI: CAPITALONE.COM		
		Feb 06 2024 05:13:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14844100	EDI: CAPITALONE.COM		
		Feb 06 2024 05:13:00	Capital One Financial Corp., Attn: Bankruptcy, 1680 Capital One Dr, McLean, VA 22102-3407
14847368	+ EDI: AIS.COM		
		Feb 06 2024 05:13:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14844103	+ EDI: CITICORP		
		Feb 06 2024 05:13:00	Citi Card/Best Buy, Attn: Citicorp Cr Svcs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
14844104	EDI: CITICORP		
		Feb 06 2024 05:13:00	Citibank/Best Buy, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14844105	EDI: CITICORP		
		Feb 06 2024 05:13:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14844106	+ EDI: WFNNB.COM		
		Feb 06 2024 05:13:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14844107	+ Email/Text: bankruptcy@credencerm.com		
		Feb 06 2024 00:18:00	Credence Resource Management, LLC, Attn: Bankruptcy 4222 Trinity Mills Road, Dallas, TX 75287-7666
14844108	Email/PDF: creditonebknotifications@resurgent.com		
		Feb 06 2024 00:27:46	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14844109	EDI: DISCOVER		
		Feb 06 2024 05:13:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14844110	EDI: CITICORP		
		Feb 06 2024 05:13:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14849486	EDI: DISCOVER		
		Feb 06 2024 05:13:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14844111	Email/Text: bankruptcy@collectioncentral.com		
		Feb 06 2024 00:17:00	FirstCredit, Inc., Attn: Bankruptcy, Po Box 630838, Cincinnati, OH 45263-0838
14844112	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com		
		Feb 06 2024 00:17:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14844114	EDI: IRS.COM		
		Feb 06 2024 05:13:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14844102	EDI: JPMORGANCHASE		
		Feb 06 2024 05:13:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14844115	Email/Text: PBNCNotifications@peritussservices.com		
		Feb 06 2024 00:17:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14844116	Email/Text: govtaudits@labcorp.com		
		Feb 06 2024 00:17:00	Lab Corp., P.O. Box 2240, Burlington, NC 27216
14844117	^ MEBN		
		Feb 06 2024 00:11:14	LendingPoint LLC., Attn: Bankruptcy 1201 Roberts Blvd Suite, Kennesaw, GA 30144-3612
14844118	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Feb 06 2024 00:17:00	Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14844119	EDI: CAPIO.COM		
		Feb 06 2024 05:13:00	Mitchell D. Bluhm & Associates, LLC, 1313 N Travis St Ste 103, Sherman, TX 75092-5165
14844120	+ Email/Text: electronicbkydocs@nelnet.net		
		Feb 06 2024 00:17:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922

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14844122	Email/Text: bnc@nordstrom.com	Feb 06 2024 00:17:30	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14844123	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 06 2024 00:17:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14844125	Email/Text: fesbank@attorneygeneral.gov	Feb 06 2024 00:17:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14844124	+ Email/Text: csc.bankruptcy@amwater.com	Feb 06 2024 00:18:00	Pennsylvania American Water, Attn: Bankruptcy, 852 Wesley Dr, Mechanicsburg, PA 17055-4475
14844126	EDI: PENNDEPTREV	Feb 06 2024 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14844126	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14844128	+ Email/Text: bankruptcy1@pffcu.org	Feb 06 2024 00:17:00	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
14844129	+ Email/Text: bankruptcy1@pffcu.org	Feb 06 2024 00:17:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch Street, Philadelphia,, PA 19107-2495
14849208	+ Email/Text: bankruptcy1@pffcu.org	Feb 06 2024 00:17:00	Police & Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14844131	+ EDI: SYNC	Feb 06 2024 05:13:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14844132	+ EDI: SYNC	Feb 06 2024 05:13:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14844133	+ EDI: SYNC	Feb 06 2024 05:13:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14844135	+ Email/Text: bankruptcydepartment@tsico.com	Feb 06 2024 00:18:00	Transworld, P.o. Box 15055, Wilmington, DE 19850-5055
14844136	^ MEBN	Feb 06 2024 00:11:28	Trinity Health Epic - PP, Po Box 933327, Cleveland, OH 44193-0037
14844138	^ MEBN	Feb 06 2024 00:11:19	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14844139	+ Email/Text: Lizann.Davis@pennmedicine.upenn.edu	Feb 06 2024 00:18:00	University of Pennsylvania Health System, Attn: Patient Billing, 3400 Spruce Street, Philadelphia, PA 19104-4274
14844140	+ EDI: VERIZONCOMB.COM	Feb 06 2024 05:13:00	Verizon Communications Inc., Attn: Bankruptcy, 1095 Avenue of the Americas, New York, NY 10036-6704

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2024 at the address(es) listed below:

Name	Email Address
DANA S. PLON	on behalf of Creditor Newtown Village Plaza Associates L.P. dplon@sirlinlaw.com
JACK M. SEITZ	on behalf of TD Bank N.A. jseitz@lesavoybutz.com, sblake@lesavoybutz.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Waver Campbell help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Deborah Campbell help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:	
Debtor 1: <u>Waver Campbell</u>	Social Security number or ITIN: xxx-xx-2789
First Name Middle Name Last Name	EIN: -- --
Debtor 2: <u>Deborah Campbell</u>	Social Security number or ITIN: xxx-xx-7576
(Spouse, if filing) First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 12/21/23
Case number: 23-13851-mdc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Waver Campbell	Deborah Campbell
2. All other names used in the last 8 years		
3. Address	1360 Violetwood Ct Yardley, PA 19067-6413	1360 Violetwood Ct Yardley, PA 19067-6413
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 2/5/24

For more information, see page 2

Case number **23-13851-mdc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 20, 2024 at 9:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 5/19/24 Filing deadline: 2/29/24 Filing deadline: 6/18/24
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$350.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 4/18/24 at 9:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	